
ENERGY STAR PREFERRED FINANCING

ENERGY STAR Mortgage offer?

What is an ENERGY STAR Mortgage?

An ENERGY STAR Mortgage is a special mortgage with favorable terms that can only be applied to an ENERGY STAR labeled home.

How do I buy an ENERGY STAR labeled home and secure an ENERGY STAR Mortgage?

To receive an ENERGY STAR Mortgage you will first need to make sure that the home you purchase is an ENERGY STAR labeled home. To identify a builder who is an ENERGY STAR partner, go to the ENERGY STAR partner locator at: <http://www.energystar.gov/homes>.

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ENERGY STAR[®] Mortgages



ENERGY STAR

ENERGY STAR® provides consumers with energy-efficient solutions—giving individuals the power to help protect our planet for future generations.

ENERGY STAR is the government-backed symbol for energy efficiency. It identifies new homes and over 30 types of products that are energy efficient without sacrificing the features, quality, and personal comfort that today's consumers expect. The ENERGY STAR label on a new home means that it is significantly more efficient than a standard home.

What are ENERGY STAR labeled homes?

ENERGY STAR labeled homes are significantly more energy efficient than standard homes (at least 15%, and most typically 30% or more). These homes can save homeowners \$200 – \$400 annually on their energy bills, are more comfortable, and help to protect the environment.

Homes that have earned the ENERGY STAR label perform better thanks to a variety of energy efficient features that often include:

- Increased insulation
- High performance windows
- Tight construction and tight ducts
- Energy efficient heating and cooling equipment

How will an ENERGY STAR labeled home save me money?

Unless you pay cash for your home, each and every month you will make a mortgage payment. Each month you will also pay utility bills based on your home's monthly energy usage. Together, these expenses are your regular monthly operating costs of your home. Look for the energy efficient features of your ENERGY STAR labeled home to result in lower operating costs (mortgage + utility bills) than a standard home.

Additionally, your ENERGY STAR labeled home can lower maintenance and repair costs.

ENERGY STAR Mortgage

**After years of saving money for your house,
isn't it time your house saved money for you?**

Our ENERGY STAR Mortgage offers:

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An ENERGY STAR Mortgage – A Smart Investment

Here's how the power of a 30-year mortgage can provide impressive cash-flow

ENERGY STAR Mortgage:

ENERGY STAR
Labeled Home

Incremental Price of
Energy Measures

Monthly Utility Savings

Additional Monthly Mortgage
(7.25%/30 year)

Monthly Cash-Flow Advantage

Annual Positive Cash Flow

[Lender should adjust box based on special features or interest rates they are offering and estimated utility costs and savings that can be provided by builder or rater.]

